

# UNITED STATES ARMY GARRISON HEIDELBERG

---

## **-----Military Retiree Newsletter -----**

**January 2009**

***A Publication of the United States Army Garrison Heidelberg Retiree Council***

**We thank you for your service!**

---

***Council President: LTC (R) Lawrence Applebaum***

***VP Programs: MAJ (R) Bernd Rieger***  
***VP Attendance: MSG (R) Robert McCoy***

***VP Public Relations: SGM (R) Donald Denese***  
***Secretary: MSG (R) Donald Marsh***

### **President's Corner**

#### ***Happy New Year***

On behalf of the Retiree Council, I wish all members of the US Army Garrison Heidelberg Retiree Community a Happy New Year. I hope that 2009 will bring continued prosperity and good health.

#### ***Personal Security***

As you all already know, for many years, currency counterfeiters have been diligently improving their competency to make their products look like the real thing. Additionally, there are many thieves who ply their trade against retirees of all ages. If you have some things of value, there may be someone out there plotting to get them.

Accordingly, we need to know the risks involved and what we can personally do in the area of personal preventive measures. Toward that end, we have invited a retired German police officer who has extensive experience in this area to be the guest speaker at our 21 February 2009 Council meeting.

#### ***Money Management***

The financial crisis has reached some of us. What actually happened and how will the crisis affect us in the near future? What can we do as US retirees living in Germany to raise our € income? Which are the best German banks; and which are the worst? How do German certificates and 'Fonds' work? Major (R) Bernd Rieger's presentation at the next Council meeting will answer these questions.

#### **Personal Papers**

The beginning of a new year is the ideal time to review your personal papers, which include your important documents. Some of the most important documents are listed in the right-hand column of this page.

### **Personal Papers (continued)**

Spouse or annuitant ID card: check the expiration date and make a note in your calendar if and when the card may expire this year.

Passport: make a similar check of the passport.

DD Form 214: be sure your spouse knows where this document is filed.

Retiree Account Statement and the Social Security New Benefit Amount Statement: same as for the DD Form 214 – be sure your spouse knows.

Insurance Policies – all types: it is best to keep all policies in the same section of your personal papers files. An index of the various policies is very helpful.

Wills, testaments and powers of attorney: wills don't expire, but powers of attorney do have an expiration date. Also, don't forget the living will if you have one.

Past years' US income tax files: You must maintain the income tax returns for the past seven years.

Records of checking and savings accounts and investments: Set up your files, if not already done, so that all of these financial records are in the same file section.

Asset listing: If you don't already have one, make a list of your most important assets and be sure that your spouse understands each entry.

The bottom line is that you must keep your personal papers in order, because after you close your eyes for the last time somebody, most likely your spouse or trusted agent, will have to use these papers to manage the estate that you leave behind.